

Certificate Number: 02645-FLM-CC-016259846



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CERTIFICATE OF COUNSELING

I CERTIFY that on October 7, 2011, at 12:55 o'clock PM EDT, Margaret D Carey received from 123 Credit Counselors, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Middle District of Florida, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: October 7, 2011 By: /s/RAUL SAGUE

Name: RAUL SAGUE

Title: Certified Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).